

**Exhibit 5**  
**Homebuyer Educational Training**  
(in order by total borrowers trained)

Homebuyer Educators	#	%
Memphis Housing Resources Ctr.	100	16.8
Consumer Credit - East TN	69	11.6
Victory Housing Counseling	50	8.4
Agricultural Extension Service	46	7.7
Consumer Credit - Chattanooga	44	7.4
Residential Resources	42	7.0
Consumer Credit - Nashville	35	5.9
UT/Bradley Co. Extension Svcs	25	4.2
Consumer Credit - Knoxville	20	3.4
Cogent Financial Solutions	16	2.7
Affordable Housing	15	2.5
Woodbine Community	15	2.5
The Starnes Co.	14	2.3
Clarksville-Montgomery Co. RPC	13	2.2
Citizens F Affordable Housing	13	2.2
CCCS of SW Virginia, Inc.	11	1.8
West Tennessee Legal	9	1.5
Housing Develop Clinch Valley	7	1.2
Eastern 8 Community Develop Co	6	1.0
Right Mortgage Co.	6	1.0
Knoxville Area Urban League	5	0.8
Memphis Fair Housing Center	4	0.7
American Credit Counselor	4	0.7
United Housing	4	0.7
Knoxville Housing Partnership	3	0.5
VECA-CDC-City of Memphis	3	0.5
Catholic Charities, Inc.	3	0.5
Knoxville Community Develop.	2	0.3
Associated Housing Counseling	2	0.3
Neighborhood Housing Opportune	2	0.3
Chattanooga Neighborhood Ent.	2	0.3
Suntrust Bank	2	0.3
Dominion Finance Mortgage Inc.	2	0.3
Budgeting Homebuyers	1	0.2
C. W. Shaffer Counseling	1	0.2
Children and Family Services	1	0.2
	<b>597</b>	<b>100.0%</b>

Note: Homebuyer educational training numbers are based on the date the loan committed